

Exhibit J

Audio Transcript – Jan 24, 2025 call: Ally rep attempts coercion

EXHIBIT J

Security Camera Still & Incident Narrative – April 11, 2025

This exhibit documents the wrongful repossession attempt by Ally Bank's agent, North Star Recovery LLC, despite active fraud claims, a covered VIN, and posted private property warnings.



Figure 1: Security Camera Still – April 11, 2025 at 11:04 AM

Tow truck with ramp lowered, preparing to seize Plaintiff's vehicle on posted private property.

Alarm Trigger Confirmation – April 11, 2025

At 11:09 AM, Plaintiff's vehicle security system triggered due to unauthorized door access.
This confirms physical interference with the vehicle during the repossession attempt.

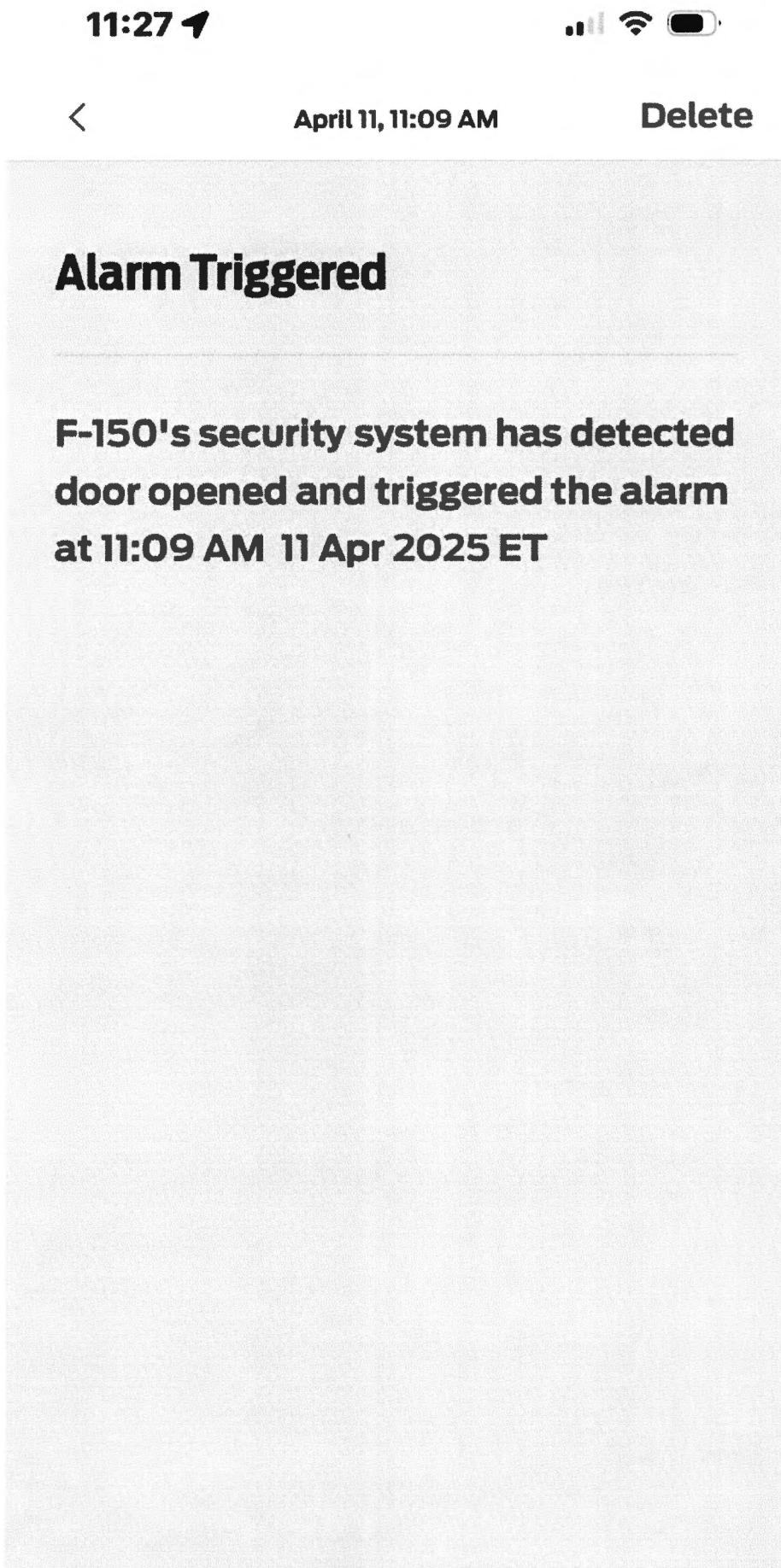


Figure 2: Screenshot from FordPass App – Alarm Triggered at 11:09 AM on April 11, 2025

Exhibit J: Audio Transcript – Jan 24, 2025 Call

Date of Call: January 24, 2025

Call Duration: Approx. 43 minutes

Ally Representative: Not named, female collections agent

Key Statements:

- Ally rep repeatedly accused Plaintiff of 'trying to get out of the loan.'
- Despite Plaintiff's objections, rep stated she would mark the account accordingly.
- 'You have the vehicle, you're driving it around, you just don't want to pay for it, which is fine – just say that.'
- Rep dismissed Plaintiff's explanation of the forgery and misrepresented his intent to resolve the dispute.

This call reveals coercion, disregard for Plaintiff's dispute of the loan, and a willful effort to mischaracterize the nature of the disagreement.